



**HUMAN RESOURCES OFFICE
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION
(TAAI)**

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**INTRODUCTION OF THE FEDERAL EMPLOYEES DENTAL AND VISION
INSURANCE PROGRAM (FEDVIP)**

EXPIRATION 1 NOVEMBER 2006

1. This TAAI formally introduces California National Guard Federal Technicians to the proposed availability of federally endorsed dental and vision insurance beginning in late 2006.
2. Open season for dental and vision insurance under FEDVIP will begin in November, with coverage effective in December, according to the Office of Personnel Management's (OPM) revised timeline. The Federal Employee Dental and Vision Benefits Enhancement Act of 2004, Public Law 108-496 (December 23, 2004), authorized this new supplemental coverage.
3. The law established a three tiered premium structure – traditional Self and Self and Family, as well as Self Plus One. Single parents and couples with no children or grown children could save with Self Plus One, because OPM has specified that: Self will have the lowest premium; Self Plus One should cost no more than *twice* that amount; and Self and Family should cost no more than *three times* that amount. Other insurance products in the Federal Employees Health Benefits Program (FEHBP) do not provide a Self Plus One option.
4. In 2005 OPM invited potential insurance carriers to submit proposals, which have now been received, for national and regional dental and vision plans. Negotiations will lead to selection in May of a reasonable number of carriers. Successful proposals will be those with the greatest overall value to Federal employees and annuitants, as determined by cost and other criteria. Some current FEHBP plans already provide a degree of dental and vision coverage. They can continue to do so, but soon employees may choose to obtain the supplemental coverage as well.
5. The authorizing law requires employees to bear the **full cost** of supplemental coverage, with no employer contribution. However, the Government-wide negotiations *may* well result in lower premiums than would otherwise be available, and (as with other FEHBP offerings) employees may pay the premiums with pre-tax dollars.


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